

Fill in this information to identify your case:

United States Bankruptcy Court for the:

WESTERN DISTRICT OF WISCONSIN

Case number (if known) _____

Chapter you are filing under:

- Chapter 7
- Chapter 11
- Chapter 12
- Chapter 13

Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

About Debtor 1:

1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Bring your picture identification to your meeting with the trustee.

Michael

First name

R.

Middle name

Bauer

Last name and Suffix (Sr., Jr., II, III)

About Debtor 2 (Spouse Only in a Joint Case):

Kathleen

First name

R.

Middle name

LaRocque

Last name and Suffix (Sr., Jr., II, III)

2. All other names you have used in the last 8 years

Include your married or maiden names.

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx-xx-1361

xxx-xx-1970

Debtor 1 **Michael R. Bauer**
Debtor 2 **Kathleen R. LaRocque**

Case number (if known)

About Debtor 1:

4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years

- I have not used any business name or EINs.

Include trade names and *doing business as* names

Business name(s)

EINs

About Debtor 2 (Spouse Only in a Joint Case):

- I have not used any business name or EINs.

Business name(s)

EINs

5. Where you live

**919 Shorewood Blvd
Madison, WI 53705**

Number, Street, City, State & ZIP Code

Dane

County

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

If Debtor 2 lives at a different address:

Number, Street, City, State & ZIP Code

County

If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

6. Why you are choosing this district to file for bankruptcy

Check one:

- Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
- I have another reason.
Explain. (See 28 U.S.C. § 1408.)

Check one:

- Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
- I have another reason.
Explain. (See 28 U.S.C. § 1408.)

Debtor 1 **Michael R. Bauer**
Debtor 2 **Kathleen R. LaRocque**

Case number (if known) _____

Part 2: Tell the Court About Your Bankruptcy Case

7. **The chapter of the Bankruptcy Code you are choosing to file under** Check one. (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy* (Form 2010)). Also, go to the top of page 1 and check the appropriate box.
- Chapter 7
 Chapter 11
 Chapter 12
 Chapter 13
8. **How you will pay the fee** I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
 I need to pay the fee in installments. If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).
 I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.
9. **Have you filed for bankruptcy within the last 8 years?** No.
 Yes.
District _____ When _____ Case number _____
District _____ When _____ Case number _____
District _____ When _____ Case number _____
10. **Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?** No
 Yes.
Debtor _____ Relationship to you _____
District _____ When _____ Case number, if known _____
Debtor _____ Relationship to you _____
District _____ When _____ Case number, if known _____
11. **Do you rent your residence?** No. Go to line 12.
 Yes. Has your landlord obtained an eviction judgment against you?
 No. Go to line 12.
 Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it as part of this bankruptcy petition.

Debtor 1 **Michael R. Bauer**
Debtor 2 **Kathleen R. LaRocque**

Case number (if known) _____

Part 3: Report About Any Businesses You Own as a Sole Proprietor

12. Are you a sole proprietor of any full- or part-time business?

No. Go to Part 4.

Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Name of business, if any

Number, Street, City, State & ZIP Code

Check the appropriate box to describe your business:

- Health Care Business (as defined in 11 U.S.C. § 101(27A))
- Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
- Stockbroker (as defined in 11 U.S.C. § 101(53A))
- Commodity Broker (as defined in 11 U.S.C. § 101(6))
- None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. 1116(1)(B).

No. I am not filing under Chapter 11.

No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.

Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.

Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

No.

Yes.

What is the hazard?

If immediate attention is needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

Debtor 1 Michael R. Bauer
Debtor 2 Kathleen R. LaRocque

Case number (if known)

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling**15. Tell the court whether you have received a briefing about credit counseling.**

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:*You must check one:*

- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

- I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- I am not required to receive a briefing about credit counseling because of:

 Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

 Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

 Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):*You must check one:*

- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

- I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

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 Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

 Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

 Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 **Michael R. Bauer**
 Debtor 2 **Kathleen R. LaRocque**

Case number (if known)

Part 6: Answer These Questions for Reporting Purposes

16. What kind of debts do you have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <p><input checked="" type="checkbox"/> No. Go to line 16b.</p> <p><input type="checkbox"/> Yes. Go to line 17.</p>		
	16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. <p><input type="checkbox"/> No. Go to line 16c.</p> <p><input checked="" type="checkbox"/> Yes. Go to line 17.</p>		
	16c. State the type of debts you owe that are not consumer debts or business debts <hr/>		
<hr/>			
17. Are you filing under Chapter 7?	<p><input type="checkbox"/> No. I am not filing under Chapter 7. Go to line 18.</p> <p><input checked="" type="checkbox"/> Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p> </p>		
<hr/>			
18. How many Creditors do you estimate that you owe?	<p><input checked="" type="checkbox"/> 1-49</p> <p><input type="checkbox"/> 50-99</p> <p><input type="checkbox"/> 100-199</p> <p><input type="checkbox"/> 200-999</p>	<p><input type="checkbox"/> 1,000-5,000</p> <p><input type="checkbox"/> 5,001-10,000</p> <p><input type="checkbox"/> 10,001-25,000</p>	<p><input type="checkbox"/> 25,001-50,000</p> <p><input type="checkbox"/> 50,001-100,000</p> <p><input type="checkbox"/> More than 100,000</p>
<hr/>			
19. How much do you estimate your assets to be worth?	<p><input type="checkbox"/> \$0 - \$50,000</p> <p><input type="checkbox"/> \$50,001 - \$100,000</p> <p><input type="checkbox"/> \$100,001 - \$500,000</p> <p><input checked="" type="checkbox"/> \$500,001 - \$1 million</p>	<p><input type="checkbox"/> \$1,000,001 - \$10 million</p> <p><input type="checkbox"/> \$10,000,001 - \$50 million</p> <p><input type="checkbox"/> \$50,000,001 - \$100 million</p> <p><input type="checkbox"/> \$100,000,001 - \$500 million</p>	<p><input type="checkbox"/> \$500,000,001 - \$1 billion</p> <p><input type="checkbox"/> \$1,000,000,001 - \$10 billion</p> <p><input type="checkbox"/> \$10,000,000,001 - \$50 billion</p> <p><input type="checkbox"/> More than \$50 billion</p>
<hr/>			
20. How much do you estimate your liabilities to be?	<p><input type="checkbox"/> \$0 - \$50,000</p> <p><input type="checkbox"/> \$50,001 - \$100,000</p> <p><input type="checkbox"/> \$100,001 - \$500,000</p> <p><input type="checkbox"/> \$500,001 - \$1 million</p>	<p><input checked="" type="checkbox"/> \$1,000,001 - \$10 million</p> <p><input type="checkbox"/> \$10,000,001 - \$50 million</p> <p><input type="checkbox"/> \$50,000,001 - \$100 million</p> <p><input type="checkbox"/> \$100,000,001 - \$500 million</p>	<p><input type="checkbox"/> \$500,000,001 - \$1 billion</p> <p><input type="checkbox"/> \$1,000,000,001 - \$10 billion</p> <p><input type="checkbox"/> \$10,000,000,001 - \$50 billion</p> <p><input type="checkbox"/> More than \$50 billion</p>

Part 7: Sign Below

For you

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Michael R. Bauer

Michael R. Bauer

Signature of Debtor 1

/s/ Kathleen R. LaRocque

Kathleen R. LaRocque

Signature of Debtor 2

Executed on **October 28, 2019**
 MM / DD / YYYY

Executed on **October 28, 2019**
 MM / DD / YYYY

Debtor 1 **Michael R. Bauer**
Debtor 2 **Kathleen R. LaRocque**

Case number *(if known)*

For your attorney, if you are represented by one

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Claire Ann Richman

Signature of Attorney for Debtor

Date

October 28, 2019

MM / DD / YYYY

Claire Ann Richman 1020942

Printed name

Steinhilber Swanson LLP

Firm name

122 West Washington Ave. Suite 850

Madison, WI 53703-2732

Number, Street, City, State & ZIP Code

Contact phone **608-630-8990**

Email address

crichman@steinhilberswanson.com

1020942 WI

Bar number & State

Achilles Finance LLC
Acct No 2019SC6628
100 Oceanside Drive
Nashville, TN 37204

Ally Auto
PO Box 38903
Bloomington, MN 55438

Altus Global Trade Solutions
2400 Veterans Blvd, Ste 300
Kenner, LA 70062

Archilles Finance, LLC
d/b/a Advance Financial 24/7
100 Oceanside Dr.
Nashville, TN 37204

Aspen Financial Direct
PO Box 802533
Dallas, TX 75380

Atty. D. Krusche Bruck
Bruck Law Offices SC
322 E. Michigan St., 6th Fl
Milwaukee, WI 53202-5012

Atty. Darrell R. Zall
Acct No xx xxxxxxxxx xxxx xxxV461
Kohner, Mann & Kailas SC
4650 N. Port Washington
Washington Bldg 2nd FL
Milwaukee, WI 53212-1077

Atty. Ethan T. Miller
Acct No 2018CV453
WR Stewart & Associates SC
110 E. Main St., Ste 813
Madison, WI 53703-4222

Atty. Robert Pasch
Acct No 2015CV1023
Murphy Desmond SC
33 E. Main St., Ste 500
Madison, WI 53701-2038

Atty. Virginia Bartelt
Bartelt Grob SC
6300 University Ave Ste 200
Middleton, WI 53562

Bank of America, NA
Acct No 2017CV2444
3033 Campus Drive #250
Plymouth, MN 55441

Capitol Bank
710 N. High Point Rd.
Madison, WI 53717

Capitol One Bank
1680 Capital One Drive
McLean, VA 22102

Cavalry SPV I, LLC
Acct No 20483521
Attn: Bankruptcy Notice
P.O. Box 520
Valhalla, NY 10595

Chandra Ware
10244 Fountain Circle
Mannassas, VA 20110

Chase
c/o Business Card Services
PO Box 15298
Wilmington, DE 19850

Citibank, N.A.
Acct No 3250
Attn: Bankruptcy Notice
P.O. Box 6500
Sioux Falls, SD 57117

Cliff Fisher
107 N. Hancock Street
Madison, WI 53703

Credence Resource Management LLC
Acct No 244564939
P.O. Box 1253
Southgate, MI 48195-0253

Credit Systems of the Fox Valley Inc.
Acct No 2405974
630 S. Green Bay Rd.
Neenah, WI 54956

Dale Davis*
c/o Attorney Phil Geddes
619 Bank Street N.E.
Decatur, AL 35601-1607

Daniel Carbonara
38 Old Ivy Road #200
Atlanta, GA 30342

Daniel P Bach
c/o Lawton Cates
146 East Milwaukee Street, Suite 120
Jefferson, WI 52549

Danielle Leean Daggett
Acct No 2015SC7623
5708 Monona Drive #10
Monona, WI 53716

Directv LLC
Acct No 233922
c/o Credence
17000 Dallas Parkway #204
Dallas, TX 75248

Frontline Asset Strategies
Acct No 107706989
Dept. 473 7619064719083
P.O. Box 4115
Concord, CA 94524

Gray & Associates, L.L.P.
Attn: Robert M. Piette
16345 West Glendale Drive
New Berlin, WI 53151-2841

Harris Family Living Trust
Acct No 2018CV453
PO Box 1601
Los Alamitos, CA 90720

Internal Revenue Service
Central Insolvency Operations
P.O. Box 7346
Philadelphia, PA 19101-7346

Jeff Metcalfe
310 E. Imperial Ave.
El Segundo, CA 90245

Joe Cribbs
5333 Creek Side Loop
Birmingham, AL 35244

Jora Credit
PO Box 8407
Philadelphia, PA 19101

Kilroy Realty LP
909 N. Sepulveda Blvd
Suite 220
El Segundo, CA 90245

Kurt Kielisch
Forensic Appraisal Group
116 E. Bell St.
Neenah, WI 54956

Lorenzo Newberry*
444 W. Ocean Blvd
Long Beach, CA 90802

Ludus Capital
220 Congress Park Blvd, #215
Delray Beach, FL 33445

Mark Panfil
2381 Rosecrans, #115
El Segundo, CA 90425

MDC Ventures, Inc.
Acct No 2015CV1023
3534-1 St. John's Bluff, Ste 347
Jacksonville, FL 32224

Mercedes-Benz Financial Services USA LLC
PO Box 551080
Jacksonville, FL 32255

Messerli Kramer PA
Acct No 2017CV2444
Attn: Gina Ziegelbauer
100 S. 5th St., Ste 1400
Minneapolis, MN 55402

Michael Forehand
c/o Attorney Phil Geddes
619 Bank Street N.E.
Decatur, AL 35601-1607

Midwestern Wheels Inc.
c/o Credit Systemss of the Fox Valley, I
630 S. Green Bay Road
Neenah, WI 54956

New Residential Mortgage LLC
425 Phillips Blvd, FC-236
c/o Cenlar FSB
Trenton, NJ 08618

Old Ivy Capital Partners LLC
460 E Paces Ferry Road
Atlanta, GA 30305

Patrick Preece
23 S. Gillette Ave.
Bayport, NY 11705

Pro Players LLC*
c/o Attorney Phil Geddes
619 Bank Street N.E.
Decatur, AL 35601-1607

Radius Global Solutions LLC
Acct No F28167280
P.O. Box 390905
Minneapolis, MN 55439

Rausch Sturm
Atty. Evan R. Fingert
250 N. Sunnyslope Road, Ste 300
Brookfield, WI 53005

Republic Bank & Trust Company
4030 Smith Road
Cincinnati, OH 45209

Rise Credit Inc.
4150 International Plaza, #300
Ft. Worth, TX 76109

Scott MacWilliams
107 S. Main Street
Oregon, WI 53575

Simple Fast Loans
8601 Dunwood Place, Suite 406
Atlanta, GA 30350

Strategic Funding
120 W. 45th Street
New York, NY 10036

Thoriom LLC
c/o Jeff Metcalfe
310 E. Imperial Ave.
El Segundo, CA 90245

Three Hills Secured Income Fund LLC
220 South 6th Street
#1200
Minneapolis, MN 55402

US Bank National Assn
Acct No xx xxxxxxxx xxxx xxxV461
925 W 8th Street
Cincinnati, OH 45203-1203

Wayne Panfil
c/o Mark Panfil
2381 Rosecrans #115
El Segundo, CA 90425

Wisconsin Department of Revenue
Special Procedures Unit
P.O. Box 8901
Madison, WI 53708-8901